GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Minorities Welfare Department - Minorities Action Plan 2025-26 for implementation of Economic Support Schemes (ESS) with Bank Finance – Operational Guidelines-modification - Orders - Issued.

MINIORITES WELFARE (EDM) DEPARTMENT

G.O.MS.No. 46 Dated: 24-04-2025

1. G.O.Ms.No.102, SW (SCP) Department, dated 04-09-2019.
2. U.O. Note.No.Fin01-FMU0MISC/50/2025,Finance(FMU.WELFARE.I) Dept., dt.03.03.2025.
3. From the VC & MD., APSMFC Ltd. From the Vice Chairman & Managing Director, Andhra Pradesh State Minorities Finance Corporation, Vijayawada Lr. No.2240/APSMFC/ESS Schemes/2025-26 dt:11.04.2025.

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ORDER:

In the G.O. 1st read above, orders were issued in respect of Common Action Plan for implementation of Economic Assistance Schemes with Bank Finance by the Finance Corporations of the Social Welfare/Tribal Welfare/Backward Classes Welfare/Minorities Welfare Departments and the Screening-cum-Selection Committees at the Mandal, Municipality and the Municipal Corporation levels were constituted accordingly in the matter.

2. In the circumstances reported by the VC & MD., Andhra Pradesh State Minorities Finance Corporation, Ltd Vijayawada in the 3rd read above, Government after careful examination of the matter, hereby approve the Action Plan 2025-26(enclosed as Annexure-I) and the following operational guidelines for effective implementation of Economic Support Schemes for the Welfare for the Minorities:

Workflow on OBMMS :-

1. Registrations of Applications: -

- APSMFC will prepare and approve the Action Plans according to their Budget Allocation.
- The total target will be divided and allocated into District-Wise and Branch-Wise targets by the respective Welfare Corporations.
- As per the Mandal-Wise / Branch-Wise targets a common beneficiary identification programme will be chalked out by APSMFC.

(PTO)

2. Mandal Level Selection Committee :-

- The Mandal Level / Municipality / Municipal Corporation level Committees constituted vide 1st read above, shall finalise the list within 48 hrs of the start of the selection process. The software will capture the details of the members who attended the selection process. MPDOs / Municipal Commissioners / Municipal Corporation Commissioners shall obtain signatures of members and also record the names of non-official members who refused to sign in the selection list.

- The selected committee shall upload the selected list of beneficiaries duly obtaining the same from the respective Branch Manager.

3. Bio-metric authentication:-

- After Completion of the selection, the Bio-metric authentication of the selected candidates will be taken, in the respective MPDOs / Municipal Commissioners Office, utilising the available tabs.

4. MPDOs / Commissioners of Municipalities / Commissioners of Municipal Corporations login:-

- The concerned MPDO / Commissioners of Municipalities / Commissioners of Municipal Corporations while forwarding the selected list he/she may address a letter to the Branch Manager (Financing Bank) to open Non-Operative SB Account and 'ZERO' balance loan account and upload the account numbers through OBMMS portal.

5. Bankers login/ issue of consent letter:-

- The Branch Manager will verify the history of the beneficiary whether he is defaulter to the bank or fresh candidate.
- After getting confirmation of the beneficiary, the Branch Manager will open Non-Operative SB Account and 'ZERO' balance loan account numbers and enter the two account numbers in OBMMS portal in the Bankers login.
- If the beneficiary is found defaulter by the bank, the bank manager may reject the selection duly sending the details of the defaulters i.e., year, scheme availed and amount due to the bank.
- The Branch Manager will forward the two account numbers i.e Non-operative SB Account and Loan Account to the concerned Executive Director of the APSMFC.

6. District Collectors Login:-

- The Executive Director of the APSMFC will submit the Bank Branch-wise proceedings and annexure to the District Collector to obtain the Administrative Sanction through OBMMS portal.
- After obtaining the Administrative Sanction of the District Collector through OBMMS, the same will be forwarded to the concerned Bank- branches and also submit to the VC & Managing Directors of the APSMFC.
- The O/o VC & MD, APSMFC will release subsidy portion to the Non-operative SB Account of the beneficiary.

(PTO)

7. Transfer of subsidy to beneficiary account:-

- The O/o VC& MD, APSMFC will release subsidy portion to the Non-operative SB Account of the beneficiary.
- The subsidy will be transferred to the beneficiary account after confirmation of grounding the unit through Branch Manager, Executive Director, APSMFC Ltd.,

8. Grounding of the units as per the Back-end subsidy system:-

- As per the Back-end subsidy guidelines, the Branch Manager will keep the subsidy amount in Term Deposit Receipt (TDR) for a locking period of two years.
- The Branch Manager will ground the scheme by releasing the total unit cost, indicated in the sanction order.
- The Grounding of the unit will be done by the ED, APSMFC/his representative, Branch Manager and Beneficiary.
- The Branch Manager upload the Grounding details in the OBMMS portal along with photograph of the unit, and note the coordinates (Latitude & Longitude) of the units.

9. Geo-tagging of the units:-

- After every six months, the concerned Executive Director of APSMFC will take geo-tagging photograph of the unit and upload in the OBMMS portal.

10. Third-party verification/ Audit of the Units:-

- The third party verification will also be done by the selected agency/ NGO/ Youth Organisation in two phases i.e., after 6th, and 15th month and submit the verification details in the prescribed proforma to the concerned ED for uploading the same in OBMMS portal.

11. Adjustment of the subsidy to the beneficiary loan account: -

- After completion of two years, the Grounding Committee will once again verify the physical unit and observe the recovery details and submit their remarks to the concerned Executive Director for adjusting the subsidy amount to the loan account of the beneficiary. The concerned Executive Director will accord permission to the concerned Branch Manager for withdrawal of the TDR and adjust the same to the loan account of the beneficiary.

12 The time lines for selection of beneficiaries and grounding of units is attached as annexure-II to this order.

(PTO)

3. The Vice Chairman and Managing Director, A.P State Minorities Finance Corporation, Vijayawada Ltd. shall take necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

CH. SRIDHAR
SECRETARY TO GOVERNMENT (FAC)

To
The VC & Managing Director,
Andhra Pradesh State Minorities Finance Corporation, Vijayawada Ltd.
All the District Collectors, in the State.
All the Executive Directors of APSMFC in the State
The Accountant General, A.P. Vijayawada.

Copy to:

The OSD to Hon'ble Minister for Minorities Welfare Department.
The Finance (FMU. Welfare. I) Dept.,
The PS to Secretary to Govt. (MW)
SF/SC

//FORWARDED: BY ORDER//

SECTION OFFICER

A.P STATE MINORITIES FINANCE CORPORATION LTD., VIJAYAWADA

Action plan for the FY: 2025-26 (Details of Physical and Financial out-lays)

The Andhra Pradesh State Minorities Finance Corporation Limited was incorporated in 1985 under the aegis of Government of Andhra Pradesh. The Corporation has been registered under Companies Act, 1956. Andhra Pradesh State Minorities Finance Corporation assists the weaker section among Minorities viz., Muslims, Sikhs, Buddhists, Parsis and Jains. Corporation has district offices in all 12 districts (except Srikakulam)The Minority Population in Andhra Pradesh is 36.59 Lakhs (excluding Christians) as per 2011 census of which Muslims 36.17 lakhs, Sikhs 0.10 lakhs, Buddhists 0.04 lakhs, Jains 0.27 lakhs and Parsis 0.04 lakhs.

- Government has allocated for the FY 2025-26, an amount of **Rs.17357.12 Lakhs,** exclusively for Economic Support Schemes to Minorities

- Based on the above allocations, the APSMFC has proposed certain Self-Employment scheme with Bank linkage and matching subsidy from state Government. **duly covering MSME schemes.**

- Apart from the above Self-Employment schemes, training programmes also have been proposed i.e., Fashion Designing (Basic Tailoring Training), Event Management to the Minority Women and Hospitality Sector, Carpentry etc. courses to Minority un-employed youth.
    - Upto Rs.8.00 lakhs in 4 slabs of Economic Support Scheme:
    - Budget Action plan as detailed below:

i. Subsidy from State Government (APSMFC Ltd.,): Rs. 15250.00 Lakhs.
ii. Training & Employment : Rs. 2107.12 Lakhs.
iii. Total Budget : Rs. 17357.12 Lakhs.

Training & Employment: (For Rs. 2107.12 Lakhs)

The entire guidelines outlined in the Memo No.1523/SDM/A1/2015-, Dt.17/06/2015, shall be adhered to by the APSMFC for the implementation of training programs and for the selection of training partners as well as training courses for this Financial Year. Pursuant to the G.O.Rt.No. 104. MW Dept. 22/08/2015. a committee has been constituted to finalize the Training Programmes, taking into consideration the success of previous training initiatives, demand, latest opportunities, market potentiality, requirement of Industries and suggestions of local Minority leaders/elders. The corresponding budget allocations will also be made to the districts in accordance with these selections on the basis of size of the minority population.

ANNEXURE-I to G.O.Ms.No.46,dt. 24.04.2025
Annual Action for 2025-2026

ANDHRA PRADESH STATE MINORITIES FINANCE CORPORATION LTD.,
Slab wise Bankable Subsidy Schemes Annual Action Plan FY 2025-26
(for Rs.15250.00 Lakhs)

Sl No.	Slab	Description of the Slab	Unit Cost Up to
1	Slab-1	Subsidy up to 50% on the Unit Cost	Up to Rs.1,00,000/-
2	Slab-2*	Subsidy up to 50% Subject to a maximum of Rs.1,25,000/- on the Unit Cost	Rs.1,00,001/- to Rs.3,00,000/-
3	Slab-3*	Subsidy up to 50% Subject to a maximum of Rs.2,00,000/- on the Unit Cost	Rs.3,00,001/- to Rs.5,00,000/-
4	Entrepreneurship Schemes	Subsidy is 50% on the Unit Cost (B. Pharmacy / D. Pharmacy)	Rs.5,00,001/- to Rs.8,00,000/-

(*Bank share up to 60% and more if required subject to subsidy share)

CH. SRIDHAR
SECRETARY TO GOVERNMENT (FAC)

G.O.MS.No. 46 **Dated: 24-04-2025**

TIME LINES

Sl. No.	Activity	No. of days	By Date	Responsibility
1	Approval of The DCC	10	25-04-2025 to 07-05-2025	MPDOs, / Municipal Commissioners, Executive Directors, ,LDMs
2	OBMMS Registrations	30	25-04-2025 to 25-05-2025	MPDOs, Municipal Commissioners & Executive Directors
3	Selection of candidates by the Screening & selection Committee	10	26.05.2025 to 04.06.2025	Executive Directors, MPDOs/ Municipal Commissioners and Bankers, LDMs
4	Furnishing the list Shortlisted candidates to the Banks	7	05.06.2025 to 11.06.2025	MPDOs./Municipal Commissioners
5	Opening of (2) Banks Accounts by the Banks	16	12.06.2025 to 27.06.2025	Banks, LDMs
6	Issue of Sanction Proceedings	7	28.06.2025 to 04.07.2025	Executive Directors
7	Grounding of The Units	45	05.07.2025 to 18.08.2025	Bankers, MPDOs/ Municipal Commissioners And Executive Directors
8	Uploading of UCs	15	19.08.2025 to 03.09.2025	Bankers, Executive Directors and MPDOs/ Municipal Commissioners
9	Physical verification Of units	30	04.09.2025 to 03.10.2025	Executive Directors
10	Third Party Verification by Authorized Agency	30	04.10.2025 to 02.11.2025	Authorized Agency

CH. SRIDHAR
SECRETARY TO GOVERNMENT (FAC)